



**City of Annapolis**  
**ANNAPOLIS HOUSES**  
**Moderately Priced Dwelling Unit (MPDU) Program**  
**APPLICATION**

***PLEASE READ THESE IMPORTANT INSTRUCTIONS!!!***

Application processing time is approximately **8 weeks** from the date that all required documents are received. Please wait the appropriate amount of time before calling to inquire about the status of your application. Also, processing time may be longer due to volume of applications received.

**Special Notes on Eligibility for the MPDU Program**

- You are not eligible to participate in the purchase program if you currently own a house.
- You must be a City resident, or be in the employ of the City of Annapolis beyond your probationary period, or be a full time teacher in an elementary, middle or high school within the city limits.
- You must complete a Home Buyers Class before you purchase an MPDU. Information on Homebuyers classes will be provided when you receive your "Certificate of Eligibility".
- Please be aware that you are unlikely to qualify to purchase a unit through the program if your total annual household income is under \$35,000.
- Be sure to include all of the required documents that are listed on the front of the application. (Incomplete applications will be returned.)

**Required Documentation**

You must submit all the required documents. Applications without the required documentation will be returned.

- Tax Information: Two most recent Federal income tax returns all wage earners in the household, with all schedules and W-2 forms, must be included with the application. Electronic summary, e-File, or TeleTax are not acceptable.
- Pay Stubs: Two most recent pay stubs that cover 30 days wages for all wage earners in the household.

- Credit Report: If you are applying to purchase an MPDU, you must provide a copy of your credit report(s) with credit scores for all wage earners in the household. The credit reports must not be more than 30 days old.
- Pre-qualification Letter: Application processing time may be reduced by providing a pre-qualification letter from a mortgage lender. However, such a letter is not required to apply.

### **Special Conditions Regarding Documentation**

- If you are divorced or separated, you must provide legal documentation of this.
- If you are married and filed separate returns, you must provide both years for you and your spouse. If you are divorced or separated, you must provide both years of returns.
- If you did not file in either tax year, you must include a letter from the IRS certifying that they have no record of you filing a tax return.
- If you did not file because you were a student, provide a copy of your school transcript showing that you were a full time student during the applicable tax year.
- If you are new to the USA and did not file because you were not here during the previous two years, you must:
  - Include a letter from the IRS certifying that they have no record of you filing an income tax return (you may contact the IRS at 1-800-829-1040)
  - Verify your entry date (a copy of the first page of your passport and a copy of the page with the date of entry stamp).
- If you have a newborn child who was not listed on your Federal income tax return, you must provide a copy of their birth certificate.
- If a dependent is 18 or older, you must verify whether they are a student or working. If they are working, you must provide copies of a recent pay stub from their employer.
- If either you or your dependent is a student, you must provide a transcript or a class schedule; student I.D.'s will not be accepted.
- If you are self-employed, you must provide current Profit & Loss Financial Statement(s).
- If you are a single parent and do not receive child support or alimony, mark "0" in the space indicated on the application. If you receive either of the above, put the amount received in the space indicated. If you do not provide this information, processing will be delayed until the information is supplied.



**City of Annapolis**  
**Planning & Zoning Department**  
145 Gorman Street, 3<sup>rd</sup> Fl  
Annapolis, MD 21401-2535

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**ANNAPOLIS HOUSES  
MODERATELY PRICED DWELLING UNIT (MPDU) PROGRAM**

Please read all the information. Complete ALL applicable blanks. This information will be used to determine your eligibility for the program: it will not be used to qualify you for mortgage financing. All information will be kept confidential.

**THIS APPLICATION MUST HAVE COPIES OF THE FOLLOWING ITEMS ATTACHED. Please check off each attachment - incomplete applications will be returned.**

Recent credit report with a credit score (not more than 30 days old) for all adults. Credit reports can be obtained from one of the following:

• EQUIFAX 1-800-685-1111 • EXPERIAN 1-888-397-3742 • TRANS UNION CORP 1-800-916-8800

2003 and 2004 Federal Income Tax Return Form 1040 (Electronic Summary, e-File, or TeleFax are not acceptable), along with corresponding W-2 forms.

Two most recent pay stubs that cover the last 30 days wages for every wage earner in the household.

Copy of applicant(s) photo ID.

**Part I. Applicant Information**

Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Present Address \_\_\_\_\_

Phone Number(s) \_\_\_\_\_

Email Address \_\_\_\_\_

Employer \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_

Current Base Salary \_\_\_\_\_ Overtime \_\_\_\_\_ Bonuses \_\_\_\_\_

Other Income (explain and verify) \_\_\_\_\_

Alimony/Child Support      No      Yes      \$ \_\_\_\_\_

**Part II. Co-Applicant Information**

Name \_\_\_\_\_

Social Security # \_\_\_\_\_

Present Address \_\_\_\_\_

Phone Number(s) \_\_\_\_\_

Email Address \_\_\_\_\_

Employer \_\_\_\_\_ Phone # \_\_\_\_\_

Address \_\_\_\_\_

*Part II. Co-Applicant Information Continued*

Current Base Salary \_\_\_\_\_ Overtime \_\_\_\_\_ Bonuses \_\_\_\_\_

Other Income (explain and verify) \_\_\_\_\_

Alimony/Child Support                      No                      Yes                      \$ \_\_\_\_\_

**Part III. Family Information**

Provide the requested information for each household member who will be living with you.

Name	Relationship	Sex		Age
	Head of Household (HOH)	Male	Female	
		Male	Female	
		Male	Female	
		Male	Female	
		Male	Female	
		Male	Female	

**Part IV. Certifications**

Do you or any person on this application own residential property?                      Yes                      No

By signing below, I agree to allow the City of Annapolis to review my application and supporting documents to assist in determining my ability to purchase a MPDU. I certify that the information provided on this application is true and complete to the best of my knowledge. I am aware that any misrepresentation will result in the forfeiture of my right to be eligible for the Annapolis Houses Program. Inquiries may be made to verify this information.

\_\_\_\_\_  
Signature of Head of Household                      Date

**Please submit completed application and supporting documentation to:**

ANNAPOLIS HOUSES  
MODERATELY PRICED DWELLING UNIT PROGRAM  
DEPARTMENT OF PLANNING AND ZONING  
145 Gorman Street, 3rd Fl  
Annapolis, Maryland 21401

***FAXED APPLICATIONS WILL NOT BE ACCEPTED.***

FOR CITY USE ONLY		
New	Incomplete	Total Annual Income
Revised date:	Reviewed by CAP	\$ _____
_____	Ready to purchase	Eligible for
Delete from database	Needs further assistance	\$ _____
	Approved by lender	Purchase                      # BR _____

\_\_\_\_\_  
Prepared by                      Date